

# **FWD Recover First Critical Illness insurance**

**Removing the limits from your protection plan**



**Call our hotline: +65 6820 8888**

# There's no room for complexity and limits when it comes to your protection needs.

We understand that confusing medical terms and payout structures can make you hesitant in getting the coverage you need.

This is why we've designed FWD Recover First to be future-proof and easy to understand, so that you can live your life to the fullest, without worrying about any limits to your coverage.





# Future Protect Benefit

Going beyond a fixed number of conditions

With the Future Protect Benefit, we'll cover you for new diseases that emerge so that you get coverage tomorrow, for diseases you can't name today.

## How do we do this?

It's simple. We provide cover for\*



early and intermediate critical illness



9 key body systems that impact your well-being



disabilities regardless of cause



ICU (Intensive Care Unit) stay of at least 5 days  
with invasive life support

For example, we'll payout the sum insured once if you undergo a minimally invasive surgery to repair, a disorder of the heart, or, if you are infected with a new unknown viral infection that results in you having to spend 5 continuous days with invasive life support in an Intensive Care Unit.

\*see policy contract for details

## What else do we cover beyond Future Protect Benefit?

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### Multiple payout via Reset Benefit\*

We have designed the product to continue covering you against late stage critical illnesses at 100% of your chosen sum insured, even after the first successful claim on Future Protect Benefit. The full sum insured will reset 12 months from the date of diagnosis.

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### Waiver of premium

if you make a valid claim against the Future Protect Benefit, we will waive all future premiums for the policy, leaving you with absolute peace of mind to focus on your recovery.

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\*For a period of 12 months beginning from the diagnosis date of the Future Protect Benefit claim, the sum insured for the base benefit will be reduced to zero. This 12-month period is called the "Reset Period". During the Reset Period, you cannot make any claims on the base benefit. Refer to the Product Summary for the full list of conditions and definitions for benefits under Recover First Benefit, Future Protect Benefit and Special Benefit.



## FWD Recovery Programme

We understand it takes more than just financial support to recover and adapt to a new normal during an illness or disability. That's why we've put together a holistic suite of programmes to help you and your family regain your dignity and financial independence when you are diagnosed with an illness\*. Recovery Benefits are worth up to S\$10,000 in total value.

### Medical Second Opinion



Get your diagnosis and treatment plan reviewed by expert of your choice, with reimbursement up to S\$1,000.

### Practical Assistance



Retrieve medical reports easily with our Claims Concierge's help.

### Professional Services



**Home care**



**Emotional support**



**Legal support**

Claim a total of up to S\$2,500 (home care, emotional support and legal support) for each claim under Recover First Benefit, Future Protect Benefit and Death Benefit.



## Special Benefit\*

Be protected for the unexpected - when you're diagnosed with one of any of our 10 Special Benefit conditions, for example, Diabetic Complications, Osteoporosis or Severe Gout, we'll provide a S\$25,000 payout for each claim. You'll be glad to know that we'll payout for up to 6 claims under this benefit.

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## 37 late-stage critical illnesses (base benefit)

We cover you against 37 late-stage illnesses, including angioplasty and other invasive treatment of coronary artery claims.\*\*

Your policy will be terminated once this base benefit is fully paid out.

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\*Pays S\$25,000 upon diagnosis of any one of the 10 Special Benefit illnesses. One claim may be made for each condition, with a maximum of 6 claims allowed under this benefit. This benefit will end if there is a claim made for Future Protect Benefit.

\*\*For angioplasty & other invasive treatments for coronary artery claims, we will pay 10% of the sum insured under this policy, subject to S\$25,000 being the maximum sum payable. This benefit is only payable once, and your sum insured will be reduced accordingly after we make this payment.

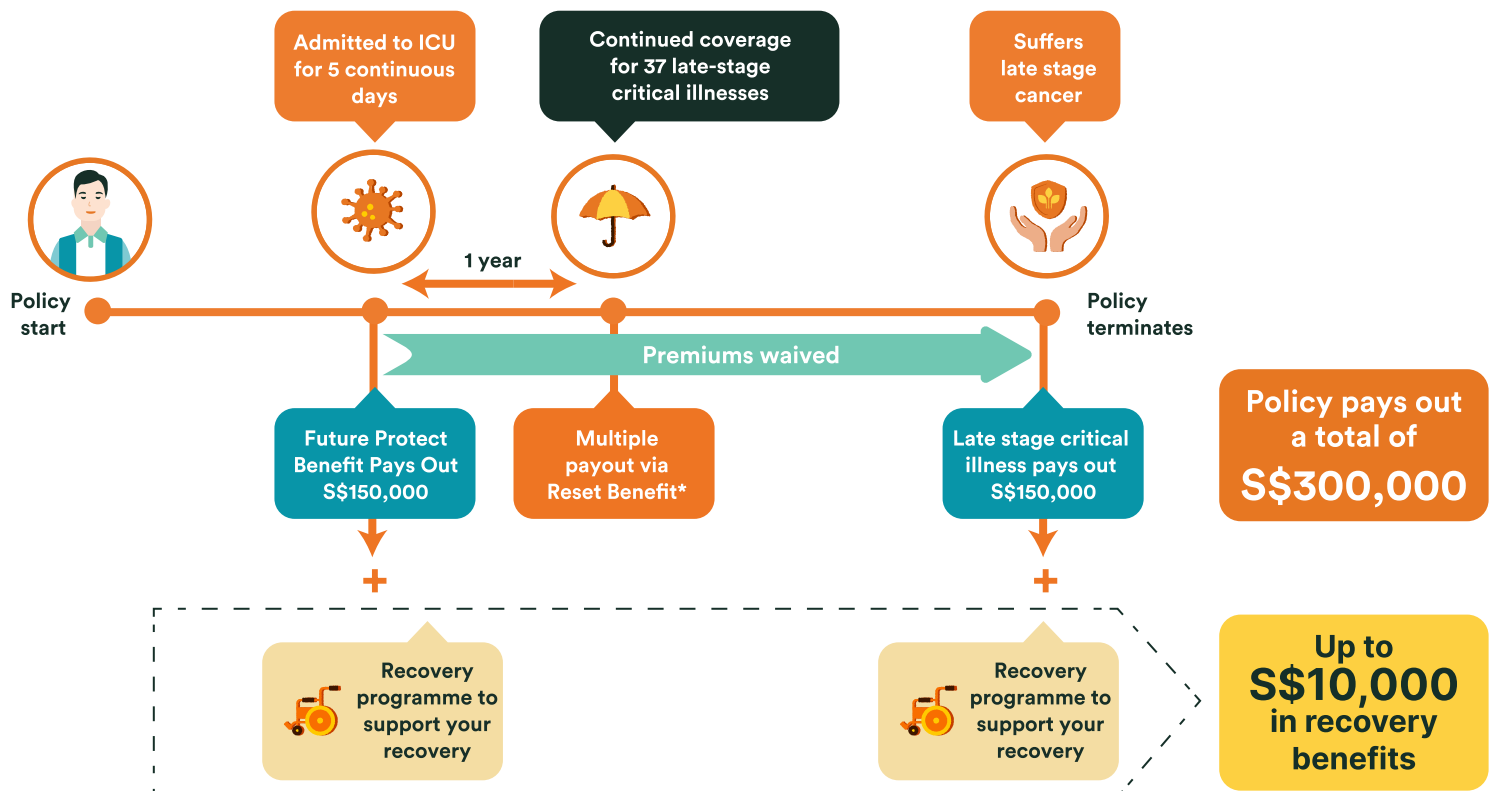
# How FWD Recover First can support your needs

## Scenario 1

Josh, aged 30, purchased a FWD Recover First policy with a policy term of 35 years, sum insured of S\$150,000 with an annual premium of S\$1,372.50 per annum. After 5 years, he was diagnosed with an unknown viral infection that resulted in him staying in the Intensive Care Unit for 5 continuous days. He recovered from the infection, but contracted late-stage cancer several years later.

This is how FWD Recover First can support Josh's recovery.

We pay for ICU stay of 5 continuous days or more due to accidents, illness, or even for overseas hospitalisation



\*If the Future Protect Benefit is paid, the benefit sum insured is restored to the original amount (less any angioplasty & other invasive treatment for coronary artery claim paid) if there is no claim made (aside from angioplasty & other invasive treatment for coronary artery claim) under the base benefit or Death Benefit for twelve (12) consecutive months from the diagnosis date of the last admitted Future Protect Benefit claim. The base benefit can only be reset once.



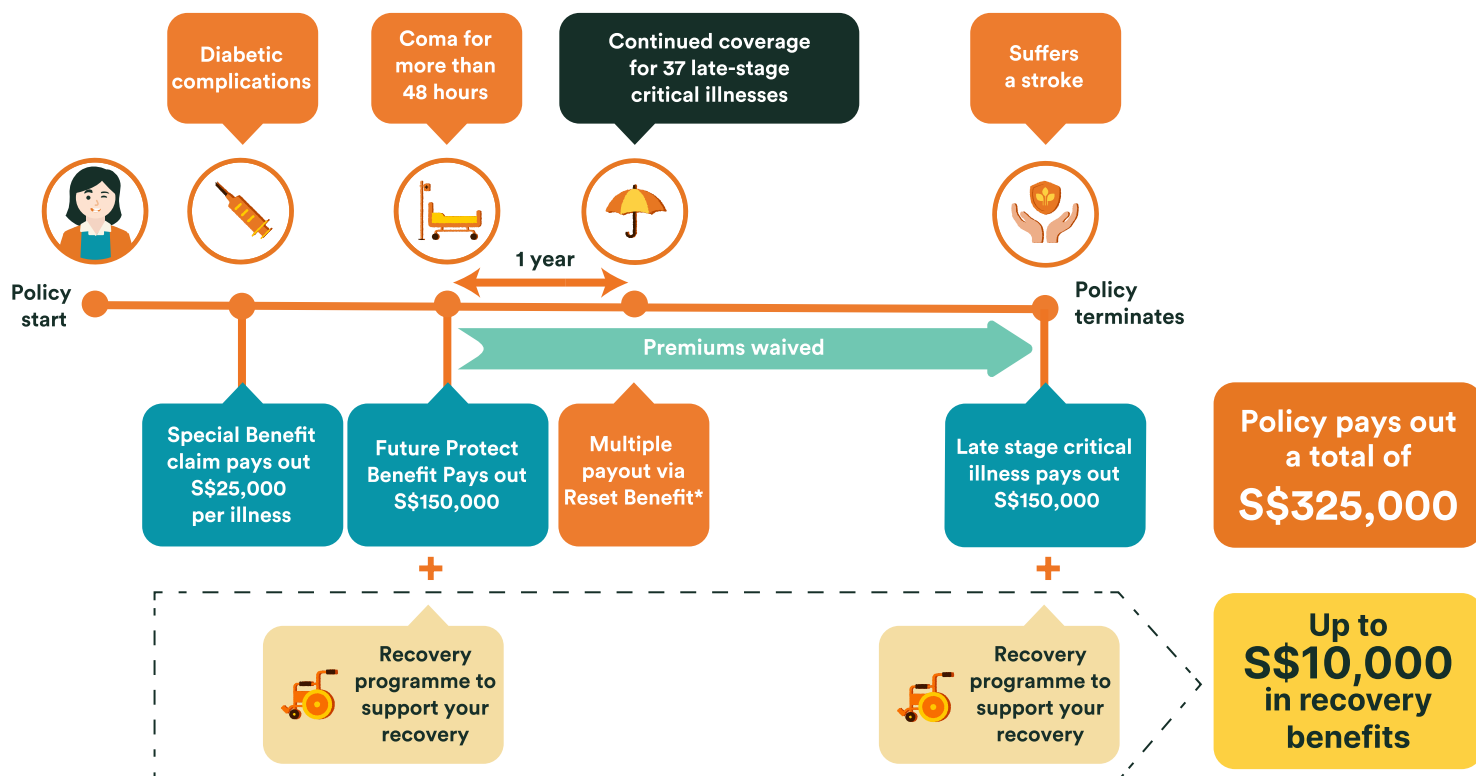
## How FWD Recover First can support your needs

### Scenario 2

Jane, aged 30, purchased a FWD Recover First policy with a policy term of 35 years, with a sum insured of S\$150,000 and an annual premium of S\$1,580. Over the policy term, Jane faced several health challenges which include diabetic complications, an unknown illness that resulted in her falling into coma for more than 48 hours and a stroke.

This is how Jane was able to make multiple claims from FWD Recover First to support her recuperation.

We pay for unknown illnesses that results in coma for 48 hours or more.



\*If the Future Protect Benefit is paid, the benefit sum insured is restored to the original amount (less any angioplasty & other invasive treatment for coronary artery claim paid) if there is no claim made (aside from angioplasty & other invasive treatment for coronary artery claim) under the base benefit or Death Benefit for twelve (12) consecutive months from the diagnosis date of the last admitted Future Protect Benefit claim. The base benefit can only be reset once.





**Speak to your financial adviser representative today if you've answered 'yes' to any of the statements below**



You want a critical illness insurance plan that is easy-to-understand and comprehensive in its coverage



You want a policy that future-proofs your protection needs by covering against diseases that are yet-to-be discovered



You need a comprehensive, cost-effective insurance policy that provides coverage that is not limited to specific illnesses

# Important to know

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## Eligibility

Age (ALB)	Person Insured	Policy Owner
Minimum age at entry	30 days	18 years old
Maximum age at entry	65 years old	100 years old
Premium frequency		
Monthly, Quarterly, Semi-Annual, Annual		



## Policy tenure

Premium payment duration (ALB)	Minimum policy term	Maximum policy term
Throughout the term of the policy	5	85 - Entry Age



## Minimum and maximum sum insured

	Minimum sum insured	Maximum sum insured
SGD	S\$50,000	S\$350,000
USD	USD\$40,000	USD\$260,000

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# What else do we cover beyond Future Protect Benefit?

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## Future Protect Benefit

We'll cover you against early and intermediate stage critical illness, going beyond a finite list of conditions.

For example, if you undergo minimally invasive surgery to repair disease or disorder of the heart, or if you are infected with an unknown viral infection which has emerged and have to spend 5 continuous days in ICU, we will pay the sum insured under the Future Protect Benefit.

Future Protect Benefit covers you when there is an impairment, surgery or intensive care required for the following body systems or condition:

1. Cancer & Bone Marrow Failure
2. Cardiovascular System
3. Neurological System
4. Hepatic System and Liver Function System
5. Renal System and Kidney Function
6. Disabilities
7. Digestive System
8. Respiratory System
9. Sensory System
10. Multi-Organ Group
11. Intensive Care Unit (ICU) stay



## Multiple payout via Reset Benefit\*

We'll restore your late-stage critical illness coverage 1 year after your Future Protect Benefit claim to give you continued protection. Premiums are waived upon a claim for Future Protect Benefit. The base benefit can only be reset once.

\*The Recover First Benefit (base benefit) sum insured will be reset to the original amount (less any angioplasty & other invasive treatments for coronary artery claim paid) if there is no other claim made (aside from an angioplasty & other invasive treatment for coronary artery claim) during the Reset Period.

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### Waiver of premium

Upon a successful claim of this benefit, the Future Protect Benefit will be terminated and we will waive the remaining premium(s) payable for the base benefit. This waiver will commence from the next premium due date immediately following the applicable date where we admit a claim under the Future Protect Benefit.

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### FWD Recovery Programme

Recovery Programme benefits worth up to S\$10,000 in total value which includes practical assistance, professional services, which include legal services, emotional support, home care services and medical second opinion.

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### Special Benefit

Pays S\$25,000 upon diagnosis of any one of the 10 Special Benefit illnesses\*. One claim may be made for each condition, with a maximum of 6 claims allowed under this benefit. This benefit will end if there is a claim made for Future Protect Benefit.

1. Diabetic Complications
2. Insulin Dependent Diabetes Mellitus
3. Dengue Haemorrhagic Fever
4. Zika Fever Virus Infection during pregnancy
5. Osteoporosis
6. Severe Rheumatoid Arthritis
7. Mastectomy due to carcinoma-in situ or malignant breast condition
8. Hysterectomy due to cancer
9. Vulvectomy due to cancer
10. Severe Gout

\*Refer to the Product Summary for the full list of conditions and definitions for benefits under Future Protect Benefit and Special Benefit. Only one claim may be made for each condition.

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### 37 late-stage critical illnesses (base benefit)\*

We will pay you 100% of the sum insured of this base benefit in one lump sum if you suffer any of the illnesses listed.

These definitions are prescribed by Life Insurance Association of Singapore (LIA).

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|---|--|
| 1. Major Cancer                               | 21. Motor Neurone Disease  |
| 2. Heart Attack of Specified Severity         | 22. Primary Pulmonary Hypertension                               |
| 3. Stroke with Permanent Neurological Deficit | 23. HIV Due to Blood Transfusion and Occupationally Acquired HIV |
| 4. Coronary Artery By-pass Surgery            | 24. Benign Brain Tumour  |
| 5. End Stage Kidney Failure                   | 25. Severe Encephalitis  |
| 6. Irreversible Aplastic Anaemia              | 26. Severe Bacterial Meningitis                                  |
| 7. End Stage Lung Disease                     | 27. Angioplasty & Other Invasive Treatment for Coronary Artery** |
| 8. End Stage Liver Failure                    | 28. Blindness (Irreversible Loss of Sight)                       |
| 9. Coma                                       | 29. Major Head Trauma  |
| 10. Deafness (Irreversible Loss of Hearing)   | 30. Paralysis (Irreversible Loss of Use of Limbs)                |
| 11. Open-Heart Heart Valve Surgery            | 31. Terminal Illness   |
| 12. Irreversible Loss of Speech               | 32. Progressive Scleroderma                                      |
| 13. Major Burns                               | 33. Persistent Vegetative State (Apallic Syndrome)               |
| 14. Major Organ / Bone Marrow Transplantation | 34. Systemic Lupus Erythematosus with Lupus Nephritis            |
| 15. Multiple Sclerosis                        | 35. Other Serious Coronary Artery Disease                        |
| 16. Muscular Dystrophy                        | 36. Poliomyelitis  |
| 17. Idiopathic Parkinson's Disease            | 37. Loss of Independent Existence                                |
| 18. Surgery to Aorta                          |  |
| 19. Alzheimer's Disease / Severe Dementia     |  |
| 20. Fulminant Hepatitis                       |  |

\* Refer to the Product Summary for the full list of conditions and definitions for benefits under Recover First Benefit, Future Protect Benefit and Special Benefit.

\*\* For angioplasty & other invasive treatment for coronary artery claims, we will pay 10% of the sum insured under this policy, subject to \$25,000 being the maximum sum payable. This benefit is only payable once, and your sum insured will be reduced accordingly after we make this payment.

The Life Insurance Association Singapore (LIA) has standard Definitions for 37 severe-stage Critical Illnesses (Version 2024). These Critical Illnesses fall under Version 2024. You may refer to [www.lia.org.sg](http://www.lia.org.sg) for the standard Definitions (Version 2024).



## Waiting Period

For the following critical illnesses, the benefits described in this policy are only available 90 days after the policy issuance date or the last policy reinstatement date (if your policy has been reinstated):

- Heart Attack of Specified Severity,
- Major Cancer,
- Other Serious Coronary Artery Disease,
- Coronary Artery By-pass Surgery,
- Angioplasty and Other Invasive Treatment for Coronary Artery,
- Cancer and Bone Marrow Failure (impairment),
- Cardiovascular System (impairment), and
- Cardiovascular System (surgery).

No such waiting period will apply to other critical illness conditions not covered in the above list and death.

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same position.



## Death Benefit

If the person insured dies within the policy term, we will pay a Death Benefit of S\$5,000 in one lump sum and the policy will be terminated.

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## When we will not pay any benefits

This policy has certain exclusions, which are situations where we won't pay a benefit under your policy. We list below the exclusions that apply to all benefits under your policy.

We may also apply specific exclusions to your policy when we offer to issue your policy. If any specific exclusions apply to certain benefits, we will record the details in a policy endorsement.

Suicide or self-inflicted act	We will not pay any benefit under this policy if the claim arises from suicide, attempted suicide or an intentional self-inflicted act, within one year of the start of your policy cover, or the date we last reinstate (restart) your policy. This applies regardless of the mental state of the person insured. If this happens, the policy will be cancelled.
Unlawful acts	We will not pay any benefit under this policy if the claim arises because you or the person insured deliberately participated in an unlawful act, or failed to act in accordance with the law.

We won't pay any benefit if the signs or symptoms leading to diagnosis and claim, became apparent to the person insured:

- before the policy issue date; or
- before the policy reinstatement date (if the policy cover was reinstated).

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same position.



# Important Notes

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1. This brochure does not form a contract between you and FWD Singapore Pte. Ltd. The full terms and conditions are stated in the policy contract.
2. FWD Recover First is not a savings or investment product. You will not receive any money from this policy other than from the death or terminal illness benefit of the base plan. You also would not receive any money for critical illness or total & permanent disability under these riders if they are not attached to your policy.
3. This policy has certain exclusions, which are situations where we won't pay a benefit under your policy. We list below the exclusions that apply to all benefits under your policy.

We may also apply specific exclusions to your policy when we offer to issue your policy. If any specific exclusions apply to certain benefits, we will record the details in a policy endorsement.

We won't pay any benefit if the signs or symptoms leading to diagnosis and claim, became apparent to the person insured: before the policy issue date; or before the policy reinstatement date (if the policy cover was reinstated).

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same position.
4. You or the person insured should not provide inaccurate, misleading, or exaggerated information. We won't pay any benefit if the signs or symptoms leading to diagnosis and claim, became apparent to the person insured:
  - before the rider issue date; or
  - before the rider restart date (if the rider cover was restarted).

The above applies even if the signs or symptoms were not apparent to the person insured, if they would have been apparent to a reasonable person in the same position.
5. If you cease payment of your premiums, your policy will end after a 60-day grace period.
6. Under this plan, no benefits are paid upon termination or at maturity, so you should ensure that you are satisfied that the policy meets your needs and the premiums are affordable to you.
7. For further information on fees, charges and other product details, please refer to the Product Summary and Policy Illustration issued by your financial adviser representative.

For more information, please don't hesitate to contact us.

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## For more information

Please contact your financial adviser representative or check out our website.

**fwd.com.sg**



Visit our website to  
find out more



Call our hotline  
**+65 6820 8888**

For the most up-to-date information  
regarding our operating hours,  
please visit our website.

## About FWD

FWD Group (1828.HK) is a pan-Asian life and health insurance business that serves approximately 34 million customers across 10 markets, including BRI Life in Indonesia. FWD's customer-led and tech-enabled approach aims to deliver innovative propositions, easy-to-understand products and a simpler insurance experience. Established in 2013, the company operates in some of the fastest-growing insurance markets in the world with a vision of changing the way people feel about insurance. FWD Group is listed on the main board of the Hong Kong Stock Exchange under the stock code 1828. For more information, please visit [www.fwd.com](http://www.fwd.com).

This brochure contains only general information and does not have any regard to the specific investment objectives, financial situation and the particular needs of any specific person. All insurance applications are subject to FWD's underwriting and acceptance. This does not constitute an offer to buy or sell an insurance product or service. Please refer to the exact terms and conditions, specific details and exclusions applicable to FWD Recover First in the policy documents that can be obtained from our authorised product distributor. You may wish to seek advice from a financial adviser representative for a financial analysis before purchasing a policy suitable to meet your needs.

As buying a life insurance policy is a long-term commitment, an early termination of the policy usually involves high cost and the surrender value, if any, that is payable to you may be zero or less than total premiums paid. It is usually detrimental to replace an existing accident and health plan with a new one. A penalty may be imposed for early plan termination and the new plan may cost more, or have less benefits at the same costs.

This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact us or visit the LIA websites ([www.lia.org.sg](http://www.lia.org.sg)) or SDIC website ([www.sdic.org.sg](http://www.sdic.org.sg)).

This material is issued by FWD Singapore Pte. Ltd.

This advertisement has not been reviewed by the Monetary Authority of Singapore.  
Information is correct as at 1 October 2025.